

(Include Holding Company Where Applicable)

Premier Bank Holding Company



Point of Contact:	Linda Palmer	RSSD: (For Bank Holding Companies)	2815468
UST Sequence Number:	867	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	9,500,000	FDIC Certificate Number: (For Depository Institutions)	33992
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	March 20, 2009	City:	Tallahassee
Date Repaid ¹ :	N/A	State:	Florida

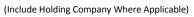
¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	In 2011, loans decreased \$52.2 million, primarily in the commercial real estate portfolio due in part to low loan demand as regularly
	scheduled maturities and pay downs were not replaced with new loans.







Pre	Premier Bank Holding Company			
	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).			
	Increase securities purchased (ABS, MBS, etc.).			
	Make other investments.			



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	for non-performing assets. uation of decreasing real estate values in 2011, the Bank made provision to the loan loss reserve of \$8.3 mil	ion
ompared to \$7.8	III 2010.	
Reduce borrowir	gs.	
he Bank reduce	its other borrowings from REPOS and FHLB by \$15.7 million during. 2011.	
ncrease charge-	effe.	
Net loan charge of	ffs increased \$3.9 million from \$6.8 million in 2010 compared to \$10.7 million for 2011.	



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	Purchase another financial institution or purchase assets from another financial institution.	

Х	Held as non-leveraged increase to total capital.
	During 2009, the Holding Company down streamed the \$9.5 million to the Bank as capital infusion and is still reported as such for 2011.



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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	



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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?	



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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.		